

United States Bankruptcy Court  
District of NevadaIn re:  
SHEANA IRENE BINETTE  
DebtorCase No. 18-15398-abl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0978-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 41

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db +SHEANA IRENE BINETTE, 3744 LODINA COURT, LAS VEGAS, NV 89141-3510  
 aty +NICHOLAS M. WAJDA, LAW OFFICE OF NICHOLAS M WAJDA, 871 CORONADO CENTER DR., STE. 200,  
 HENDERSON, NV 89052-3977  
 10567257 +Ad Astra Recovery Services, 7330 W. 33rd St.N. #118, Wichita, KS 67205-9370  
 10567258 +Ashworth College, P.O. Box 926250, Norcross, GA 30010-6250  
 10567259 +Big Picture Loans, PO Box 704, Watersmeet, MI 49969-0704  
 10567262 +Cash Factory USA, 6965 S Rainbo Blvd. Ste.130, Las Vegas, NV 89118-3280  
 10567267 +Dollar Loan Center, 1700 W. Russell St., Sioux Falls, SD 57104-1331  
 10567269 +Genesis Bankcard/Celtic Bank, PO Box 4499, Beaverton, OR 97076-4499  
 10567270 +Great Plains Lending LLC, PO Box 42906, Philadelphia, PA 19101-2906  
 10567272 +Justice Court Las Vegas Township, County of Clark, 200 Lewis Ave, Case No.: 16C007113,  
 Las Vegas, NV 89101-6300  
 10567274 +Kia Motor Finance, P.O. Box 20835, Fountain Valley, CA 92728-0835  
 10567275 +Luther Appliances & Furniture Sales, Inc, 129 Oser Ave., Suite A,  
 Hauppauge, NY 11788-3813  
 10567281 +Portfolio Recovery Assoc, LLC, 5070 Badura Ave., Las Vegas, NV 89118-5040  
 10621971 +Sentry Recovery & Collection, 3090 S Durango 100, Las Vegas, NV 89117-9192  
 10567283 +Snap Finance, 1760 W 2100 S #26561, Salt Lake City, UT 84199-9995  
 10567287 +TBOM/Contfin, P.O. Box 8099, Newark, DE 19714-8099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BSDKROHN.COM Dec 04 2018 08:33:00 SHELLEY D KROHN, 510 S 8TH STREET,  
 LAS VEGAS, NV 89101-7003  
 ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Dec 04 2018 03:43:05 U.S. TRUSTEE - LV - 7,  
 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803  
 cr +EDI: ATLASACQU.COM Dec 04 2018 08:33:00 ATLAS ACQUISITIONS LLC (as),  
 ATLAS ACQUISITIONS LLC, 294 UNION ST, HACKENSACK, NJ 07601-4303  
 10567256 +E-mail/Text: seinhorn@ars-llc.biz Dec 04 2018 03:43:45 Ability Recovery Services,  
 P.O. Box 4031, Wyoming, PA 18644-0031  
 10601625 +EDI: ATLASACQU.COM Dec 04 2018 08:33:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 10567261 +EDI: CAPITALONE.COM Dec 04 2018 08:34:00 Capital One, 1680 Capital One Drive,  
 Mc Lean, VA 22102-3407  
 10567263 EDI: WFNNB.COM Dec 04 2018 08:34:00 Comenity Bank JD Williams, P.O. Box 182273,  
 Columbus, OH 43218-2273  
 10567264 EDI: CRFRSTNA.COM Dec 04 2018 08:33:00 Credit First, N.A., P.O. Box 81410,  
 Cleveland, OH 44181-0410  
 10567265 EDI: RCSFNBMARIN.COM Dec 04 2018 08:34:00 Credit One Bank, P.O. Box 60500,  
 City of Industry, CA 91716-0500  
 10567266 EDI: DISCOVER.COM Dec 04 2018 08:34:00 Discover Financial Services, P.O. Box 15316,  
 Wilmington, DE 19850  
 10567268 EDI: AMINFOFP.COM Dec 04 2018 08:34:00 First Premier Bank, P.O. Box 5529,  
 Sioux Falls, SD 57117-5529  
 10567271 EDI: HY11.COM Dec 04 2018 08:33:00 Hyundai Motor Finance, P.O. Box 7160,  
 Pasadena, CA 91109-7160  
 10567273 +EDI: CBSMASON Dec 04 2018 08:34:00 K Jordan, 913 1st Ave.,  
 Chippewa Falls, WI 54729-1402  
 10567278 +EDI: MID8.COM Dec 04 2018 08:34:00 Midland Funding, 2365 Northside Dr. #300,  
 San Diego, CA 92108-2709  
 10567276 EDI: CBSMASON Dec 04 2018 08:34:00 Mason Easy Pay, P.O. Box 2808, Monroe, WI 53566-8008  
 10567277 +EDI: MERRICKBANK.COM Dec 04 2018 08:33:00 Merrick Bank, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 10567279 +E-mail/Text: opportunitynotices@gmail.com Dec 04 2018 03:43:34 OPP Loans,  
 One Prudential Plaza, 130 E. Randolph St#3400, Chicago, IL 60601-6379  
 10567282 EDI: PRA.COM Dec 04 2018 08:33:00 Portfolio Recovery Associates, P.O. Box 12914,  
 Norfolk, VA 23541  
 10568192 +EDI: PRA.COM Dec 04 2018 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 10567280 +E-mail/Text: bankruptcypgl@plaingreenloans.com Dec 04 2018 03:43:32 Plain Green Loan,  
 P.O. Box 270, Box Elder, MT 59521-0270  
 10567285 +EDI: RMSC.COM Dec 04 2018 08:34:00 SYNCB/Amazon, P.O. Box 965015,  
 Orlando, FL 32896-5015  
 10567286 EDI: RMSC.COM Dec 04 2018 08:34:00 SYNCB/Chevron PLCC, P.O. Box 965015,  
 Orlando, FL 32896-5015  
 10567284 +EDI: BLUECHIP.COM Dec 04 2018 08:33:00 Spot Loan, P.O. Box 927, Palatine, IL 60078-0927  
 10567288 +E-mail/Text: jcissell@bankofmissouri.com Dec 04 2018 03:42:55 The Bank of Missouri,  
 3610 Buttonwood Dr., Suite 100, Columbia, MO 65201-3721  
 10567289 +EDI: BLUESTEM Dec 04 2018 08:34:00 Web Bank/FingerHut, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820

TOTAL: 25

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10567260  
cr\*Bridge Lending  
+PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021, NORFOLK, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

ATLAS ACQUISITIONS LLC (as) bk@atlasacq.com  
NICHOLAS M. WAJDA on behalf of Debtor SHEANA IRENE BINETTE nick@wajdalawgroup.com,  
r47098@notify.bestcase.com  
SHELLEY D KROHN shelley@trusteekrohn.com,  
NV27@ecfbis.com;becca@trusteekrohn.com;jan@trusteekrohn.com;candace@trusteekrohn.com  
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **SHEANA IRENE BINETTE**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1678**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of Nevada**Case number: **18-15398-abl****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

SHEANA IRENE BINETTE

12/3/18**By the court:**Mary A. Schott  
Clerk of Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**